1:Gallin E-4,5 (1957-1958) 1966
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to be only one, or possibly two, farmers with enough extra cash to take advantage of it. A cement drying area built with the help of this public money quickly becomes a semipublic area. The actual owner has first claim on its use, but if he is not using it, any other villager may do so without asking his permission. On the other hand, a drying area which is not cemented is definitely considered private property, and before a villager may use it he must gain the permission of the owner.

Moneylending (Rural Credit)

A major problem which still confronts the Taiwanese farmer, just as it did the mainland farmers under the Nationalists, is the difficulty in obtaining low-interest loans. The little progress made thus far in easing this problem in the Hsin Hsing area has been through the efforts of the local Farmers' Association. The association in Pu Yen has used its own available funds, together with the financial and organizational help of JCRR, to offer low-interest loans to small farmers. Other loans which have been made available by the provincial Food Bureau and the Land Bank have been of little help in easing the credit situation of the small farmer, since such loans require too much security or else are mainly for business purposes. The result is that most farmers still resort to high-interest private moneylenders or to moneylending clubs.

The Farmers' Association, under the Shih Fan Tai K'uan, "Model Money Lending" system, makes cash loans which are to be repaid in cash, to small farmers. The rules for the granting of these loans are made by each district Farmers' Association, but they must be approved by JCRR. The loans can be made only to regular members of the Farmers' Association, to help them purchase farm implements necessary to increase their production. The maximum loan made by the Pu Yen Farmers' Association in 1958 was NT $5,000. This was lent for a maximum period of two years, and payments on the loan were due every six months. The actual time permitted for repayment of the loan depends upon the amount of money borrowed. The interest rate charged by the Farmers' Association is 1.5 percent per month.

The only security demanded of the borrower is the guarantee of two other members of the Farmers' Association. A committee of the association decides if the borrower is a good risk by examining the amount of land he operates (owned and rented). According to the Extension Head of the Farmers' Association, the most important consideration is that the man can be trusted and also that he have good guarantors. Thus, if his reasons for wanting the loan are accepted, even a man who owns only a small piece of land may be able to borrow the maximum amount of money for the full two-year term. At the Pu Yen association

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596 thought of by the villagers as an ideal type, is low in frequency of occurrence, as has been true for most of rural China. On the basis of 596 the 1959 official population records for the village, only about 5 per- 592 cent of the 99 households in the village could be considered joint 162 families according to the definition. These five households consisted of 59 persons, about 10 percent of the total village population. The average joint family in Hsin Hsing contained 11.8 persons, considerably more than is found in the other family types.

596 The third type of economic family in Hsin Hsing is the stem family. In form, this lies somewhere between the joint and conjugal family types. The stem family in Hsin Hsing, following Lang's definition (1946:14–15), "consists of the parents, their unmarried children, and one married son with wife and children. The family of this type, too, can be broken, e.g., when only one of the parents is alive or the son has no children." Lang goes on to note that

[171] In China the stem family is not infrequently a reduced joint family. Some of the married sons break away from their parents after having stayed with them in a joint family; one of the sons and his wife and children continue to live with them until their death. But often the Chinese stem family is also an enlarged conjugal family. . . . A Chinese conjugal family which has only one son is enlarged when the son marries and brings his bride home, without being even temporarily separated from his parents.

[162] According to this definition there are 29 stem families in Hsin [592] Hsing, which make up about 29 percent of the total number of households. With an average of 7.3 persons per family, these comprise almost 35 percent of the village population. However, only a few stem families in Hsin Hsing represent a reduced joint family. Most are enlarged conjugal families in which one son has married and then had children. However, the process should be seen as cyclic. In many cases the head (*chia chang*) of a stem family was originally a member of a joint family which divided into conjugal families and then expanded into the present form of stem family.

Whatever form the economic family in the village may take, many of the basic features of the *chia* remain the same for all three. All the members of the *chia* live under one roof, except for a few who may work outside to supplement the family income and therefore live away from the village. The latter, however, are still part of the *chia*, al- [592] though perhaps not part of the official household *hu*, depending upon where the individual is registered for residence. The *chia* is in theory supposed to function as a single cooperating unit in all of its activities —economic, social, religious, or any of the other areas of daily living. • 421 Therefore, all property—land, house, farm equipment, and general 596 household furnishings—belong to the *chia* as a whole. Only personal clothing and items a woman brought into the house as part of her

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dowry are considered to belong to the individual. Consequently if there is a divorce, the woman may take these things with her. Under such a system in the Hsin Hsing area, when a *chia* is dissolved as a cooperating economic unit, all sons are entitled to an equal share of all family property.

The structure of all types of economic family is hierarchal according to generation and age, and the oldest male, at least until his retirement, serves as family head (*chia chang*). However, the wife of the *chia chang* usually plays an important part in the making of family decisions, especially those related to household affairs or to important financial matters. Thus, in the joint family, while the authority within each of the several conjugal units lies with the husband and father of that unit, the ultimate authority for all members of the larger family theoretically lies with the *chia chang* and his wife.

In the joint or stem families of Hsin Hsing, however, it is common for all married sons (or the married son in the stem family) to share in most of the family's decision-making. This seems most true in the larger families where each adult male's financial contribution is indispensable to the continuation of the stem or joint form which the parents, above all, wish to maintain. In such situations, when making an important decision the *chia chang* willingly confers with the other adults in the family and may actually yield to their wishes. On the other hand, in larger families which are economically secure, since the *chia chang* has complete control of the family's economic assets, he appears to be much more dominant and authoritarian in imposing his will on the members of the *chia*.

Normally, as a *chia chang* in Hsin Hsing grows older, he gradually relinquishes his responsibilities to his oldest son, slowly training him to assume full family authority. Sometimes, however, the old *chia chang* is unwilling to retire and give up his authority. In such instances, the oldest son must gradually usurp the old man's powers, but this must be done delicately, or the village will criticize him as an unfilial son. Here, the old *chia chang's* loss of authority does not imply any loss of respect for him.

Even after his full retirement and the transfer of actual family authority to a son, it is quite common for the old man to retain the title of *chia chang* while the son performs all the duties. In such cases, the villagers are aware of the situation and respect it. Therefore, if they must choose or elect someone to fill a village office, they may name the old *chia chang* who is officially family head, understanding that it will be his son who assumes the duties of the position.

While each stem and joint family consists of at least two conjugal families, these conjugal families have, for the most part, a merely biological identity. All the functions it might have in other circum-